

COMES NOW Defendant Healthcare Revenue Recovery Group, LLC d/b/a ARS Account Resolution Services (“ARS”), by and through its undersigned counsel, to answer Plaintiff Yaritza Lopez’s (“Plaintiff”) Second Amended Complaint (the “Complaint”) as follows:

1. In response to paragraph 1 of the Complaint, ARS admits that the Complaint purports to state claims under the federal Fair Credit Reporting Act (“FCRA”), 15 U.S.C. § 1681 et seq., and the Fair Debt Collection Practices Act (“FDCPA”). ARS denies that it violated the FCRA or the FDCPA, and further generally denies each and every remaining allegation contained in paragraph 1 of the Complaint as it relates to ARS. In response to the allegations in paragraph 1 of the Complaint that relate to the other defendants, ARS is without knowledge or

information sufficient to form a belief as to the truth of those allegations and, on that basis, denies each and every such allegation of paragraph 1 of the Complaint.

Jurisdiction and Venue

2. In response to paragraph 2 of the Complaint, ARS admits that Plaintiffs have alleged jurisdiction based on the FCRA and FDCPA. ARS states that this is a legal conclusions that is not subject to denial or admission.

3. In response to paragraph 3 of the Complaint, ARS admits that Plaintiffs have alleged venue in this district is proper pursuant to 28 U.S.C. § 1391(b). ARS states that it is without knowledge or information sufficient to form a belief as to the truth of the remaining allegations contained in paragraph 3 and on that basis, ARS denies each and every remaining allegation.

Parties

4. In response to paragraph 4 of the Complaint, ARS admits Plaintiff is a natural person and a “consumer” as defined in 15 U.S.C. § 1681a(c). ARS is without knowledge or information as to the truth of the remaining allegations contained in paragraph 4 of the Complaint and thus denies each and every remaining allegation.

5. In response to paragraph 5 of the Complaint, ARS is without knowledge or information sufficient to form a belief as to the truth of the remaining allegations contained in paragraph 5 of the Complaint and thus denies each and every allegation in the paragraph.

6. In response to paragraph 6 of the Complaint, ARS admits that it is a debt collector as defined by 15 U.S.C §1692a(6) ARS denies the remainder of the allegations of the paragraph

Factual Allegations

7. In response to paragraph 7 of the Complaint, ARS restates and incorporates its responses to paragraphs 1 through 6 above as if fully stated herein.

8. In response to paragraph 8 of the Complaint, ARS is without knowledge or information sufficient to form a belief as to the truth of the allegations contained in paragraph 8 and on that basis, generally denies the allegations in the paragraph.

Plaintiff's Disputes

9. In response to paragraph 9 of the Complaint, ARS denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

10. In response to paragraph 10 of the Complaint, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the allegations in the paragraph.

11. In response to paragraph 11 of the Complaint, ARS denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

12. In response to paragraph 12 of the Complaint, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the allegations in the paragraph.

13. In response to paragraph 13 of the Complaint, ARS denies each and every allegation as it relates to ARS.

14. In response to paragraph 14 of the Complaint, ARS denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and on that basis, generally denies the remaining allegations in that paragraph.

15. In response to paragraph 15 of the Complaint, ARS denies each and every allegation as it relates to ARS.

16. In response to paragraph 16 of the Complaint, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the allegations in the paragraph.

17. In response to paragraph 17 of the Complaint, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the allegations in the paragraph.

18. In response to paragraph 18 of the Complaint, ARS denies each and every allegation as it relates to ARS.

19. In response to paragraph 19 of the Complaint, ARS denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

20. In response to paragraph 20 of the Complaint, ARS states that the allegations contained therein are legal conclusions which are not subject to denial or admission. ARS further states that it denies it violated the FCRA or any other law and further denies that paragraph 20 is an accurate representation of the provisions at issue in this lawsuit.

21. In response to paragraph 21 of the Complaint, ARS states that the allegations contained therein are legal conclusions which are not subject to denial or admission. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the allegations in the paragraph.

22. In response to paragraph 22 of the Complaint, ARS states that the allegations contained therein are legal conclusions which are not subject to denial or admission. ARS generally denies any allegation that it violated the FCRA or any other law. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

23. In response to paragraph 23 of the Complaint, ARS states that the allegations contained therein are legal conclusions which are not subject to denial or admission. ARS generally denies any allegation that it violated the FCRA or any other law. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

24. In response to paragraph 24 of the Complaint, ARS denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

25. In response to paragraph 25 of the Complaint, ARS denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS is without

knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

26. In response to paragraph 26 of the Complaint, ARS denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

27. In response to paragraph 27 of the Complaint, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

28. In response to paragraph 28 of the Complaint, ARS denies each and every allegation as it relates to ARS.

29. In response to paragraph 29 of the Complaint, ARS denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

30. In response to paragraph 30 of the Complaint, ARS denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

Causes of Action

31. In response to paragraph 31 of the Complaint, ARS restates and incorporates its responses to paragraphs 1 through 30 above as if fully stated herein.

32. In response to paragraph 32 of the Complaint, ARS denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

Count I: Fair Credit Reporting Act

33. In response to paragraph 33 of the Complaint, ARS restates and incorporates its responses to paragraphs 1 through 32 above as if fully stated herein.

34. In response to paragraph 34 of the Complaint, ARS states that the allegations contained therein are legal conclusions which are not subject to denial or admission. ARS generally denies any allegation that it violated the FCRA or any other law. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

35. In response to paragraph 35 of the Complaint, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

36. In response to paragraph 36 of the Complaint, ARS generally denies each and every allegation therein that relates to ARS. ARS denies any allegation that it violated the FCRA or any other law. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

37. In response to paragraph 37 of the Complaint, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

38. In response to paragraph 38 of the Complaint, ARS generally denies each and every allegation therein that relates to ARS. ARS denies any allegation that it violated the FCRA or any other law. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

39. In response to paragraph 39 of the Complaint, ARS generally denies each and every allegation therein that relates to ARS. ARS denies any allegation that it violated the FCRA or any other law. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

40. In response to paragraph 40 of the Complaint, ARS states that the allegations contained therein are legal conclusions which are not subject to denial or admission. ARS generally denies any allegation that it violated the FCRA or any other law. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

41. In response to paragraph 41 of the Complaint, ARS states that the allegations contained therein are legal conclusions which are not subject to denial or admission. ARS generally denies any allegation that it violated the FCRA or any other law. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to

the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

42. In response to paragraph 42 of the Complaint, ARS denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

43. In response to paragraph 43 of the Complaint, ARS states that the allegations contained therein are legal conclusions which are not subject to denial or admission. ARS generally denies any allegation that it violated the FCRA or any other law. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

44. In response to paragraph 44 of the Complaint, ARS denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

45. In response to paragraph 45 of the Complaint, ARS denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

46. In response to paragraph 46 of the Complaint, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

47. In response to paragraph 47 of the Complaint, ARS denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

48. In response to paragraph 48 of the Complaint, ARS states that the allegations contained therein are legal conclusions which are not subject to denial or admission. ARS generally denies any allegation that it violated the FCRA or any other law. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

49. In response to paragraph 49 of the Complaint, ARS states that the allegations contained therein are legal conclusions which are not subject to denial or admission. ARS generally denies any allegation that it violated the FCRA or any other law. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

50. In response to paragraph 50 of the Complaint, ARS states that the allegations contained therein are legal conclusions which are not subject to denial or admission. ARS generally denies any allegation that it violated the FCRA or any other law. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

51. In response to paragraph 51 of the Complaint, ARS states that the allegations contained therein are legal conclusions which are not subject to denial or admission. ARS generally denies any allegation that it violated the FCRA or any other law. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

52. In response to paragraph 52 of the Complaint, ARS states that the allegations contained therein are legal conclusions which are not subject to denial or admission. ARS generally denies any allegation that it violated the FCRA or any other law. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

53. In response to paragraph 53 of the Complaint, ARS denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

54. In response to paragraph 54 of the Complaint, ARS denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

55. In response to paragraph 55 of the Complaint, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

56. In response to paragraph 56 of the Complaint, ARS denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

57. In response to paragraph 57 of the Complaint, ARS states that the allegations contained therein are legal conclusions which are not subject to denial or admission. ARS generally denies any allegation that it violated the FCRA or any other law. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

58. In response to paragraph 58 of the Complaint, ARS states that the allegations contained therein are legal conclusions which are not subject to denial or admission. ARS generally denies any allegation that it violated the FCRA or any other law. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

59. In response to paragraph 59 of the Complaint, ARS states that the allegations contained therein are legal conclusions which are not subject to denial or admission. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

60. In response to paragraph 60 of the Complaint, ARS states that the allegations contained therein are legal conclusions which are not subject to denial or admission. ARS

generally denies any allegation that it violated the FCRA or any other law. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

61. In response to paragraph 61 of the Complaint, ARS states that the allegations contained therein are legal conclusions which are not subject to denial or admission. ARS generally denies any allegation that it violated the FCRA or any other law. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

62. In response to paragraph 62 of the Complaint, ARS states that the allegations contained therein are legal conclusions which are not subject to denial or admission. ARS generally denies any allegation that it violated the FCRA or any other law. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

63. In response to paragraph 63 of the Complaint, ARS states that the allegations contained therein are legal conclusions which are not subject to denial or admission. ARS generally denies any allegation that it violated the FCRA or any other law. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

64. In response to paragraph 64 of the Complaint, ARS states that the allegations contained therein are legal conclusions which are not subject to denial or admission. ARS further states it is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

65. In response to paragraph 65 of the Complaint, ARS states it is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the allegations in that paragraph.

66. In response to paragraph 66 of the Complaint, ARS states it is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the allegations in that paragraph.

67. Plaintiff's Complaint omitted paragraph 67.

68. Plaintiff's Complaint omitted paragraph 68.

69. Plaintiff's Complaint omitted paragraph 69.

70. In response to paragraph 70 of the Complaint, ARS states that the allegations contained therein are legal conclusions which are not subject to denial or admission. ARS generally denies any allegation that it violated the FCRA or any other law. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

71. In response to paragraph 71 of the Complaint, ARS states that the allegations contained therein are legal conclusions which are not subject to denial or admission. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief

as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

72. In response to paragraph 72 of the Complaint, ARS states that the allegations contained therein are legal conclusions which are not subject to denial or admission. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

73. In response to paragraph 73 of the Complaint, ARS states that the allegations contained therein are legal conclusions which are not subject to denial or admission. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

74. In response to paragraph 74 of the Complaint, ARS states that the allegations contained therein are legal conclusions which are not subject to denial or admission. ARS generally denies any allegation that it violated the FCRA or any other law. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

75. In response to paragraph 75 of the Complaint, ARS states that the allegations contained therein are legal conclusions which are not subject to denial or admission. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

76. In response to paragraph 76 of the Complaint, ARS states that the allegations contained therein are legal conclusions which are not subject to denial or admission. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

77. In response to paragraph 77 of the Complaint, ARS states that the allegations contained therein are legal conclusions which are not subject to denial or admission. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

78. In response to paragraph 78 of the Complaint, ARS states it is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

79. In response to paragraph 79 of the Complaint, ARS states that the allegations contained therein are legal conclusions which are not subject to denial or admission. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

80. In response to paragraph 80 of the Complaint, ARS denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS states it is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

81. In response to paragraph 81 of the Complaint, ARS denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS states it is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

82. In response to paragraph 82 of the Complaint, ARS denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS states it is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

83. In response to paragraph 83 of the Complaint, ARS denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

Count II: Fair Debt Collection Act

84. In response to paragraph 84 of the Complaint, ARS restates and incorporates its responses to paragraphs 1 through 32 above as if fully stated herein.

85. In response to paragraph 85 of the Complaint, ARS denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

86. In response to paragraph 86 of the Complaint, ARS denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

87. In response to paragraph 87 of the Complaint, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the allegations in that paragraph.

88. In response to paragraph 88 of the Complaint, ARS denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

89. In response to paragraph 89 of the Complaint, ARS denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

90. In response to paragraph 90 of the Complaint, ARS states that the allegations contained therein are legal conclusions which are not subject to denial or admission. ARS denies it violated the FCRA, FDCPA, or any other law.

91. In response to paragraph 91 of the Complaint, ARS denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

92. In response to paragraph 92 of the Complaint, ARS denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

93. In response to paragraph 93 of the Complaint, ARS states that the allegations contained therein are legal conclusions, which are not subject to denial or admission. ARS denies it violated the FCRA, FDCPA, or any other law. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

94. In response to paragraph 94 of the Complaint, ARS denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

95. In response to paragraph 95 of the Complaint, ARS denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

96. In response to paragraph 96 of the Complaint, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the allegations in that paragraph.

97. In response to paragraph 97 of the Complaint, ARS denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

98. In response to paragraph 98 of the Complaint, ARS denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS is without

knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

99. In response to paragraph 99 of the Complaint, ARS states that the allegations contained therein are legal conclusions, which are not subject to denial or admission. ARS denies it violated the FCRA, FDCPA, or any other law. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

100. In response to paragraph 100 of the Complaint, ARS denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

101. In response to paragraph 101 of the Complaint, denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

102. In response to paragraph 102 of the Complaint, ARS states that the allegations contained therein are legal conclusions, which are not subject to denial or admission. ARS denies it violated the FCRA, FDCPA, or any other law. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

103. In response to paragraph 103 of the Complaint, ARS denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS is without

knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

104. In response to paragraph 104 of the Complaint, ARS denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

105. In response to paragraph 105 of the Complaint, ARS denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

106. In response to paragraph 106 of the Complaint, ARS denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

107. In response to paragraph 107 of the Complaint, ARS denies each and every allegation as it relates to ARS. In response to the remaining allegations, ARS is without knowledge or information sufficient to form a belief as to the truth of those allegations and, on that basis, generally denies the remaining allegations in that paragraph.

Demand for Jury Trial

108. In response to paragraph 108 of the Complaint, ARS admits that Plaintiff has demanded a trial by jury.

AFFIRMATIVE DEFENSES

In response to Plaintiff's Complaint, ARS asserts the following affirmative defenses.

1. ARS pleads that ARS fails to set forth facts sufficient to state a claim upon which relief may be granted against ARS and further fails to state facts sufficient to entitle Plaintiff to any of the relief sought, or to any other relief whatsoever from ARS.

2. ARS pleads Plaintiff's claims are barred by the immunity offered under 15 U.S.C. § 1681h(e).

3. ARS pleads that Plaintiff's damages, to the extent they exist, are the results of acts and omissions of third persons over whom ARS has neither control nor responsibility.

4. ARS pleads that Plaintiff has caused its own alleged damages and/or any alleged damages incurred by Plaintiff was due to Plaintiff's or third parties' own negligence which equals or exceeds any alleged negligence or wrongdoing by ARS.

5. ARS pleads that Plaintiff's claims are barred by the applicable statute of limitations.

6. ARS pleads that if Plaintiff sustained any damages, there is an intervening, superseding cause leading to such alleged injuries and any action or omission taken by ARS was not a cause of said damages.

7. ARS pleads that Plaintiff's recover is barred by the doctrine of unclean hands.

8. At all pertinent times, ARS complied with the Fair Debt Collection Practices Act 15 U.S.C. § 1692 et seq., the Texas Debt Collection Act, and any and all other applicable State and/or Federal laws.

9. Any violation of law, which is specifically denied, was not intentional and resulted from a bona fide error notwithstanding the maintenance of procedures reasonably adapted to avoid any such error. *See* 15 U.S.C. §1692k(c).

10. Any violation of law, which is specifically denied, resulted from a bona fide error that occurred notwithstanding the use of reasonable procedures adopted to avoid the error .

11. ARS pleads that Plaintiff lacks Article III standing to the extent Plaintiff is unable to show that Plaintiff incurred any concrete and particularized injury. Plaintiff has not suffered any alleged actual damages, and thus, Plaintiff lacks standing to assert the claims as alleged in Plaintiff's Complaint.

PRAYER

WHEREFORE, ARS prays as follows that Plaintiff take nothing by virtue of Plaintiff's Complaint and that this action be dismissed in its entirety with prejudice, that ARS be awarded attorney's fees, and for such other and further relief to which Defendant may be entitled in law or in equity.

Respectfully submitted,

THOMPSON, COE, COUSINS & IRONS, L.L.P.

By: /s/ Jason R. Jobe

Jason R. Jobe

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**COUNSEL FOR HEALTHCARE REVENUE
RECOVERY GROUP, LLC D/B/A ARS
ACCOUNT RESOLUTION SERVICES**

CERTIFICATE OF SERVICE

I HEREBY CERTIFY THAT ON July 2, 2019, a copy of the foregoing document was served on the counsel of record via ECF in accordance with Federal Rules of Civil Procedure.

By: /s/ James V. Earl

James V. Earl